

Carlene Chisom-Freeman

CUSTOMER CLOSEUP

Carlene Chisom-Freeman, Director of Student Receivables at the Massachusetts Institute of Technology, is very intelligent, very articulate, and very busy. Most of all, she is very personable with a clear dedication to her job and a very strong affection for the students at MIT. Not surprisingly, she holds both a teaching degree in Elementary Education and a Masters in Business Administration, which helps explain her unique blend of compassion and business acumen.

After teaching for a few years and working in the banking industry for six years, Carlene started out at MIT in 1985 working in loan collections as an Assistant to the Bursar. Two years later, she became the Assistant Bursar for loan management, disbursement, billing, and collections for federal and institutional loans. In 1998, MIT adopted the "One Stop Shopping" philosophy merging its student financial aid and Bursars office. It was a natural fit for her to become the Director of Student and Parent Loans. In 2004, she became the Director of Student Receivables.

In this role, Carlene is a senior member of the leadership team for Student Financial Services responsible for overseeing Student Receivables and the Student Services Center, which delivers academic, financial and general information services to students, their families and other members of the MIT community. She administers the billing and collection of tuition, fees, other institute charges and federal and institutional loans. Carlene also directs a staff of 15, including managers, counselors, collectors, and customer service representatives in Student Accounts, Student and Parent Loans and the Student Services Center, ensuring the highest levels of customer service to undergraduates and their parents, graduate and professional students, and MIT faculty and staff.

Carlene oversees a portfolio of \$56 million in federal and institutional loan funds and \$350 million in tuition, fees and related charges. Carlene and her team of

15 work with student loans from the time that they are disbursed throughout repayment, including any needed collection activities; ebilling and payment activities for tuition and fees; and related customer service and counseling activities. "There is always something to do. I am never bored!" Carlene exclaimed.

Carlene first started interacting with our company in 1987 when she was Assistant to the Bursar for loan management, shortly after MIT had transferred their loan portfolio to our system from an in house system. MIT had decided that they needed to outsource their student loan servicing because keeping up with federal regulations changes was a full time job, and because their system was not able to instantly update and automatically reprocess data. "I was not part of the team that made the decision to outsource loan servicing, but I have to say that we have never had major problems with Campus Partners. Right now, with the recent addition of the new military deferment to the Perkins Loan Program, your offer to notify borrowers of the deferment through QuikLetters is a godsend," she explained. "Campus Partners makes staying in compliance with federal regulations not so challenging," she said.

Over the years, Carlene has formed close working relationships with Campus Partners' staff members. After almost 20 years, she still remembers Sharon Swaim, our current Product Development Manager, as her first Customer Service Representative and is very pleased with the services provided by Joel Cofer, who has been their Customer Service Representative for many years. She also counts on LaShonda Hairston, her Account Manager, Lisa Koniuto, Director of Customer Relationship Management, to keep her informed of new products and services, and most of all, Sharon Cameron, Audit and Compliance Specialist, for questions and quick answers on compliance issues relating to the Perkins Loan Program. "I have called her many times when I needed a quick

answer or a federal regulation I could not find. Also, one of the things that I like best about Campus Partners is their openness to new ideas. If we need something, we feel very comfortable asking Campus Partners for it," Carlene stated.

Carlene credits her staff for her office's smooth operations. She has a manager for each area, but she still likes to keep in contact with students, which she finds one of the most rewarding aspects of working at MIT. She acts as an ombudsman within her office for students who might have unresolved issues concerning their accounts and maintains an open door policy for both students and staff. She also volunteers to serve as a freshman advisor for approximately 4 to 5 first year students just so she can maintain contact with campus life. She meets with her advisees during the year, and has even taken a few students shopping for warmer clothes if they arrived on campus unprepared for the New England climate. "Working with students is the reason that I am here. I like helping them," Carlene said.

Away from the office, Carlene is equally busy. She and her husband have two adult daughters and a three-year-old grandson who is a "real joy" in their lives. "I enjoy spoiling him," Carlene remarked with pride. Carlene is used to children, having grown up in a family of 10. Most of her family lives in Huntsville, Alabama; Chicago; or Atlanta, where Carlene grew up. Carlene left Atlanta to live with her sister when she was still in high school and attended Boston College after graduation. She still has nieces and nephews in the Boston area.

Several years ago, Carlene began raising orchids in her sunroom. This avocation requires lots of patience, constant monitoring of sun and moisture levels, and research into their care and feeding. She felt a real sense of accomplishment when a plant began flowering recently, and hopes to have a greenhouse some day. Carlene also enjoys reading.